

**AMENDMENTS TO THE CLAIMS:**

29. (Original) A computerized method, comprising:
- establishing a partnership between an investment account provider and a card instrument account provider for linking card instrument accounts with investment accounts, further including a rebate program funding investment accounts based on card instrument usage;
  - providing to a cardholder a co-branded card instrument with co-branded indicia of the card instrument account provider and the investment account provider;
  - linking the card instrument account with an investment account established by the investment account provider in the cardholder's name;
  - calculating a rebate based on card usage; and
  - applying the rebate to the investment account.
30. (Original) The method of claim 54, wherein the rebate is calculated periodically according to a first period; wherein an accrued rebate value is applied to the investment account according to a second period; wherein the second period is longer than the first period;
- thereby providing a rebate feature with an accrual and vesting periods which encourage cardholders to maintain their card instrument account.
31. (Original) The method of claim 54, wherein the card instrument account and the investment account are linked when the card instrument account is established.

32. (Original) The method of claim 54, wherein the card instrument account and the investment account are linked after the card instrument account is established and the cardholder has used the card.

33. (Original) The method of claim 54, wherein the card instrument account is linked with an investment account newly created by the investment account provider for the co-branded card instrument.

34. (Original) The method of claim 54, wherein the card instrument account is linked with a preexisting investment account.